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PATENT  
Attorney Docket No. 026595-005000US

TOWNSEND and TOWNSEND and CREW LLP

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Michael J. Michelson

Application No.: 10/806,484

Filed: March 22, 2004

For: EQUIPMENT TO FACILITATE  
MONEY TRANSFERS INTO BANK  
ACCOUNTS

Confirmation No. 2784

Examiner: Olabode Akintola

Technology Center/Art Unit: 3691

**RESPONSE TO NOTICE OF NON-  
COMPLIANT APPEAL BRIEF UNDER  
37 CFR §41.37**

Mail Stop Appeal Brief  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Commissioner:

Pursuant to the Notification of Non-Compliant Appeal Brief dated March 12, 2010, Appellants submit the following Response. Only the "Summary of Claimed Subject Matter" has been modified. The remaining sections of the Appeal Brief remain as previously filed.

## **5. SUMMARY OF CLAIMED SUBJECT MATTER**

In the following summary, the Appellants have provided exemplary references to sections of the specification and drawings supporting the subject matter defined in the claims as required by 37 C.F.R. § 41.37. The specification and drawings also include additional support for other exemplary embodiments encompassed by the claimed subject matter. Thus, it should be appreciated that the references are intended to be illustrative in nature only.

The embodiment of claim 1 relates to a computerized method for transferring money. *Application*, p. 1, ll. 26-28. The method includes receiving at a host computer system from a point of sale device transactional information that includes information on a bank account that is to receive the money, wherein the money is provided in cash at the point of sale device. *Id.*, at p. 1, ll. 28-30; p. 4, ll. 27-29. The method includes storing the transaction information at the host computer system. *Id.*, at p. 1, ll. 30-31. The method includes transmitting at least some of the transaction information to an intermediary computer system that is configured to interact with a plurality of banking networks in different countries. *Id.*, at p. 1, l. 31 – p. 2, l. 2. The method also includes determining with the intermediary computer system which one of the banking networks is associated with the bank account that is to receive the money. *Id.*, at p. 2, ll. 2-4. The method further includes transmitting a request from the intermediary computer network to a local banking network information on the bank account that is to receive the money and an amount of money to deposit. *Id.*, at p. 2, ll. 4-6.

The embodiment of claim 5 relates to a computerized method for transferring money. *Application*, p. 1, ll. 26-28. The method includes receiving at a host computer system from a point of sale device transactional information that includes information on a bank account that is to receive the money. *Id.*, at p. 1, ll. 28-30. The money is provided in cash at the point of sale device. *Id.*, at p. 4, ll. 27-29. The method includes storing the transaction information at the host computer system. *Id.*, at p. 1, ll. 30-31. The method includes transmitting at least some of the transaction information to an intermediary computer system that is configured to interact with a plurality of banking networks in a certain country. *Id.*, at p. 1, l. 31 – p. 2, l. 2. The method further includes transmitting a request from the intermediary computer network to a local

banking network information on the bank account that is to receive the money and an amount of money to deposit. *Id.*, at p. 2, ll. 4-6.

The embodiment of claim 11 relates to computerized system for processing a money transfer transaction into a bank account. *Application*, p. 1, ll. 26-28. The system includes a host computer system that is in communication with a plurality of point of sale devices, wherein the host computer system has a processor and a memory. *Id.*, at p. 3, ll. 24, 25; p. 6, ll. 7-13. The host computer system is configured to receive from a point of sale device transactional information that includes information on a bank account that is to receive the money. *Id.*, at p. 2, ll. 28-32. The money is provided in cash at the point of sale device. *Id.*, at p. 1, ll. 28-30; p. 4, ll. 27-29. The host computer system is configured to store the transaction information. *Id.*, at p. 1, ll. 30-31. The host computer system may also be configured to transmit at least some of the transaction information to an intermediary computer system that is configured to interact with a plurality of banking networks in different countries in order to deposit the information in the bank account. *Id.*, at p. 1, l. 31 – p. 2, l. 2.

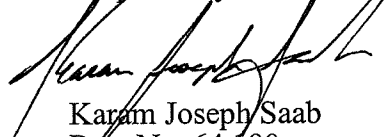
The embodiment of claim 14 relates to a computerized system for processing a money transfer transaction into a bank account. *Application*, p. 1, ll. 26-28. The system includes a host computer system that is in communication with a plurality of point of sale devices. *Id.*, at p. 6, ll. 7-13. The host computer system has a processor and a memory. *Id.*, at p. 3, ll. 24, 25. The host computer system is configured to receive from a point of sale device transactional information that includes information on a bank account that is to receive the money. *Id.*, at p. 2, ll. 28-32. The money is provided in cash at the point of sale device. *Id.*, at p. 4, ll. 27-29. The host computer is also configured to store the transaction information (*id.*, at p. 1, ll. 30-31), and to transmit at least some of the transaction information to an intermediary computer system that is configured to interact with a plurality of banking networks in a certain country in order to deposit the information in the bank account. *Id.*, at p. 1, l. 31 – p. 2, l. 2.

The embodiment of claim 21 relates to a method for processing a money transfer transaction where money is transferred into a recipient's bank account. *Application*, p. 1, ll. 26-

28. The method includes entering into a point of sale device information on a bank account number of a bank account that is to receive the money, a bank name of a bank that is to receive the money and a location of the bank. *Id.*, at p. 2, ll. 28-32. The method includes transmitting the entered information to a host computer system. *Id.* The method also includes incorporating the account number, bank name and location into a transaction identifier. *Id.*, at p. 2, ll. 31, 32. The method further includes transmitting a customer identifier to the customer that is associated with the transaction identifier. *Id.*, at p. 3, ll. 2, 3. The transaction identifier comprises an eighteen digit number, with the first three digits corresponding to the bank name, the second three digits corresponding to the bank location, the next eleven digits corresponding to the account number, and the last digit corresponding to a check digit. *Id.*, at p. 3, ll. 13-16.

The embodiment of claim 27 relates to a computerized system for processing a money transfer transaction into a bank account. *Application*, p. 1, ll. 26-28. The system includes a host computer system that is in communication with a plurality of point of sale devices, wherein the host computer system has a processor and a memory. *Id.*, at p. 3, ll. 24, 25; p. 6, ll. 7-13. The host computer system is configured to receive information on a bank account number of a bank account that is to receive the money, a bank name of a bank that is to receive the money and a location of the bank, and to incorporate the account number, bank name and location into a transaction identifier. *Id.*, at p. 2, ll. 28-32. The transaction identifier comprises an eighteen digit number, with the first three digits corresponding to the bank name, the second three digits corresponding to the bank location, the next eleven digits corresponding to the account number, and the last digit corresponding to a check digit. *Id.*, at p. 3, ll. 13-16.

Respectfully submitted,

  
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